

PaychekPLUS! Select® Mastercard® Payroll Card

Cardholder Terms and Conditions for Use
Effective 03/01/19

IMPORTANT - PLEASE READ CAREFULLY

Terms and Conditions for PaychekPLUS! Select® Mastercard® Payroll Card.

By using the PaychekPLUS! Select® Mastercard® Payroll Card ("Card"), you are bound by the terms and conditions contained in this document which will govern your use of your Card. In this document, "Card" means all cards issued by The Central Trust Bank (Central Bank) ("Bank") which maintains your PaychekPLUS! Select Mastercard account. Your Card will feature the Mastercard logo. "You" and "Your" means the person(s) who have received the Card from Central Bank and are authorized to use the Card as provided for in this document. "We," "Us," and "Our" mean Central Bank, our successors, affiliates or assigns. Please read this document carefully and keep it for future reference.

Definition

Your Card accesses a special account that has been opened on your behalf by your Employer. The Card does not connect in any way to your or any other checking or savings account. Your Card is a prepaid Debit Mastercard card and will offer all of the payment capabilities of a debit card.

Authorized Users: You may also permit another person to have access to your Card or Card number. However, if you do, you are liable for all transactions made with the Card or Card number by those persons. You must notify us to revoke permission for any person you previously authorized to use your Card. You are responsible for all transactions and fees incurred by you or any other person you have authorized. If you tell us to revoke another person's use of your Card, we may revoke your Card and issue a new Card with a different number. You are wholly responsible for the use of each Card according to the terms of this Agreement.

Loading Your Card: Funds can be added to your Card at any time through direct deposit from your employer or other payor via ACH. The amount of each load must be at least \$10.00. (There is no limit on the number of times you may load your Card.) You agree to present the Card and meet identification requirements to complete load transactions as may be required from time to time.

FDIC Insurance: All value on the Card is shown in U.S. dollars. If the card is registered, the unused value of the Card balance accessible by the Card is insured by the Federal Deposit Insurance Corporation, in accordance with FDIC Rules.

How to Use Your Card

1. You are able to use your Card to:

- Pay for purchases at retail establishments and similar places that have agreed to accept the Card (point-of-sale transactions).
 - Credit transactions can be processed for the amount of purchase only and may require your signature.
 - Debit transactions can be processed for the amount of purchase plus cash back where available. A pin is required for cash back transactions.
- Get cash from tellers at banks displaying the Mastercard logo or at automated teller machines (ATMs) displaying the debit Mastercard logo.
- Pay bills directly [by telephone or via website www.paychekplus.com] from your Card account in the amounts and on the days you request. You can pay your bill via the telephone bill-payment service to pay up to 10 bills each day, 10 bills per week and 20 bills per month.

2. Use of Card, PIN and Terminal.

You will select a Personal Identification Number (PIN) which will allow you to use the Card. You can activate your Card by calling us at 1-866-404-0330. The Card and PIN are provided for your use and protection, and you agree to:

- Not disclose the PIN nor record it on the Card or otherwise make it available to anyone else;
- Use the Card, the PIN and any terminal as instructed;
- Promptly notify us of any loss or theft of your Card or PIN; and
- Be liable for any transactions made by a person you authorize or permit to use your Card and/or PIN. If you permit someone else to use your Card, we will treat this as if you have authorized this person to use your Card and you will be responsible for any transactions initiated by such person with your Card.

3. Your employer may load (deposit) funds onto your Card at anytime. This will cause monies to be deposited onto your Card that are available for use by you to make designated transactions. Important Information About Using Your Card

4. Failure to Complete Transactions

- We are not able to complete any transaction for which adequate funds are not available on your Card according to the operating and network rules of the Card program.
- Likewise, we are not responsible for delays in money being deposited to your Card by your employer.
- We are not responsible if you do not have enough money on your Card to complete a particular transaction. You may, however, split your purchases between the Card and another credit or debit card or cash. If you are uncertain as to your exact balance, you can sign up for Text Alerts which will allow you to text "BAL" on your cell phone to 90831 and get your balance instantly. You can also visit paychekplus.com or call customer service at 1-866-404-0330 to verify your balance prior to attempting to make a purchase.
- Neither we nor any other bank or business are liable to you for not accepting or honoring the Card.
- If you use your Card at a restaurant, a hotel, for a car rental purchase, or for similar purchases, the merchant may preauthorize the transaction amount for the purchase amount plus up to 20% or more to ensure there are sufficient funds available to cover tips or incidental expenses incurred. Any preauthorization amount will place a "hold" on your available funds until the merchant sends us the final payment amount on your purchase. Once the final payment amount is received, the preauthorization amount on hold will be removed. It may take up to five (5) days for the hold to be removed. During the hold period, you will not have access to the preauthorized amount.

5. Returns and Refunds

If you are entitled to a refund for any reason for goods or services obtained with your Card, you agree to accept credits to your Card in place of cash.

6. Payment

Each time you use your Card, we will deduct the amount of the transaction from the Card. You are not allowed

to exceed the funded balance available on your Card by any individual or series of purchases. Nevertheless, if you make a purchase which exceeds the balance on your Card (an "overdraft"), you shall remain fully responsible for the amount of your purchase or withdrawal which exceeded the balance available on your Card. We also reserve the right to automatically debit such overdrafts from current or future Card loads (deposits) if we have such opportunity. In such case, you agree to be responsible for payment to us for all overdrafts.

7. Using Your Card in a Foreign Country

The amount of any transaction in a foreign currency will be converted to U.S. dollars. The by-laws and rules of Mastercard determine the exchange rate for this transaction. Our cost for the transaction will be calculated as the sum of the following: (a) The amount in the foreign currency times an exchange rate in effect one day prior to the processing date that is: 1) a wholesale market rate, or 2) the government-mandated rate (the result of this calculation is called the "base dollar amount"), plus (b) one percent (1 %) times the base dollar amount. The amount we will charge your Card will be our cost for the transaction.

8. Loss, Theft or Unauthorized Use

A. Tell us AT ONCE if you believe your Card or PIN has been lost or stolen. Telephoning us is the best way of keeping your possible losses down. You could lose all the money on your Card. If you tell us within two business days, you can lose no more than \$50 if someone used your Card or PIN without your permission. If you do NOT tell us within two business days after you learn of the loss or theft of your Card or PIN, and we can prove we could have stopped someone from using your Card or PIN without your permission if you had told us, you could lose as much as \$500. If your statement shows transactions that you did not make, tell us at once. If you do not tell us within 60 days after the statement was made available to you or mailed to you, you may not get back any money you lost after the 60 days if we can prove that we could have stopped someone from taking the money if you had told us in time. Exceptions may be made due to extenuating circumstances.

B. Additional Limits on Liability for debit card. You will not be liable for any unauthorized transactions using your debit card if: (i) you can demonstrate that you have exercised reasonable care in safeguarding your card from the risk of loss or theft, and (ii) upon becoming aware of a loss or theft, you promptly report the loss or theft to us.

C. If you believe your Card has been lost or stolen or has unauthorized usage, call us at 1-866-404-0330 or write to Cardholder Services PO Box 551617 Jacksonville, FL 32255. We will close it and issue a new Card to you, if appropriate.

D. Your Card may not be used for any unlawful purpose (for example, funding any Card that is set up to facilitate on-line gambling). You agree that you will not use your Card for any transaction that is illegal under applicable law.

9. Monitoring Account Activity and Balance:

- Call 1 -866-404-0330 anytime 24/7
- Visit the website www.paychekplus.com
- Sign up for Text Alerts
- Request a written statement of account activity by writing to us at Cardholder Services PO Box 551617 Jacksonville, FL 32255, Attention: Customer Service

10. Other Terms

- We may transfer our rights under this Arrangement.
- Use of your Card is subject to all applicable rules and customs of any clearinghouse or other association involved in transactions.
- We do not give up our rights by delaying or failing to exercise them at anytime.
- If any term of this Arrangement is found by a court to be illegal or not enforceable, all other terms will still be in effect.

11. Error Resolution

- The Following Notice Contains Information About Your Right to Dispute Errors
 - In case of errors or questions about your electronic transactions, call 1-866-404-0330 or write to Cardholder Services PO Box 551617 Jacksonville, FL 32255, as soon as you can if you think your statement or receipt is wrong or if you need more information about a transaction listed on the statement or receipt. We must hear from you no later than 60 days after your FIRST STATEMENT became available on which the problem or error appeared.
- When you call or write, include the following:
 - Your name and the last four digits of your Mastercard card number.
 - The dollar amount of the suspected error.
 - The date the transaction occurred.
 - Describe the error or the transaction you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
- If you call, we also require you to send us your complaint or question in writing within ten (10) business days after we speak with you.
- Generally, we will tell you the results of our investigation within 10 business days after we hear from you and will correct any error promptly. If we have not completed our investigation in that time, we will provide you with provisional credit in the amount of the possible error. If we do need more time to complete the investigation, we may take up to 45 days to investigate your questions. As we require that complaints or questions be submitted in writing, if we do not receive your complaint or question in writing, we will not offer provisional credit to you, although we will still investigate your complaint or question. For errors involving new Cards (open less than 30 days), point of sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new Cards, we may take up to 20 business days to credit your Card for the amount you think is in error.
- If we decide there was no error, we will send you a written explanation within 3 business days after we finish our investigation. You may ask for copies of the documents used in our investigation. If we have issued provisional credit to you and there is no error, we will give you advance notice of the amount and date of the debit against your Card for that credit.

12. The Banks' Legal Right To Change Or Cancel The Arrangement

- Amendment and Cancellation
 - We may at any time change or repeal these terms and conditions with the approval of the employer. You will be notified of any change in the manner provided by applicable law prior to the effective date of the change. However, if the change is made for security purposes, we can implement such change without prior notice.
- We may cancel or suspend this Arrangement or any features or services of the Card described herein at any time. The Card remains our property. We may cancel your right to use the Card at any time. Any

funds due to you will be provided.

13. Central Trust Bank Privacy Pledge

We may obtain personal information about you (e.g., your name, address, telephone number, social security number and date of birth) from your employer, in order to verify your identity and provide services to you. We do not release personal nonpublic financial information obtained in connection with the Card program about current or former Cardholders to anyone, except to process a transaction at your request, to the Employer or its agent in connection with the account that funds Card payments; where it is necessary or helpful in effecting, administering, or enforcing a transaction; to comply with a law, regulation, legal process or court order; to local, state and federal authorities if we believe a crime may have been committed involving a Card; or as otherwise permitted by law. We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

14. Additional Card Program Information

A. Program Information

- You are participating in a program authorized by your employer that may have to be discontinued at some time in the future. In the event the PaychekPLUS Mastercard program is discontinued, you will be notified in advance. Your Card will remain serviceable until the funds remaining on the Card are exhausted.
- Central Bank provides this program and may contact you from time to time about this service.

15. Financial Institution's Liability

A. If we do not complete a transfer to or from your Card on time or in the correct amount according to our Arrangement with your employer, we will be liable for your losses and damages. However, there are some exceptions. We will not be liable, for instance:

- If, through no fault of ours, you do not have enough money on your Card to make the purchase, withdrawal or transfer.
- If the automated teller machine where you are making the withdrawal does not have enough cash.
- If the terminal system was not working properly and you knew about the breakdown when you started the purchase or withdrawal.
- If circumstances beyond our control (such as fire or flood) prevent the purchase or withdrawal, despite reasonable precautions that we have taken.

16. Role of Your Employer

- Your employer is responsible for transferring funds to Central Bank to deposit onto your Card according to the schedule agreed to by your employer and Central Bank. Central Bank has no obligation to you in the event your employer delays in providing or fails to provide funds to fund your Card.
- Your employer may retain the right to deduct funds from the funds stored on the Card in order to correct a previous error or overpayment to you or for other reasons. You hereby authorize Central Bank to accept instructions from your employer to add or deduct funds from your Card, and in the case of a deduction to return those funds to your employer. If you have a dispute with your employer about the amount that the employer loads onto or deducts from the Card, you agree to not involve Central Bank in that dispute and to resolve that dispute solely with your employer.

17. Arbitration and Application of law

A. In the event of any dispute or claim relating in any way to this Agreement or services provided, you agree that such dispute shall be resolved by binding arbitration with the American Arbitration Association, utilizing the rules of procedure of such arbitration service. Further, that any arbitration shall take place in Jefferson City, Missouri and that the laws of the State of Missouri shall apply. The decision of an arbitrator will be final and subject to enforcement in a court of competent jurisdiction.

18. Contact Information and Business days and Hours

- For general inquiries by mail, write us at: Cardholder Services, P.O. Box 551617, Jacksonville, FL 32216.
- For service inquiries and/or to report your Card lost or stolen, call 866-404-0330, 24 hours a day, 7 days a week.
- Business Day means Monday through Friday, holidays not included

19. Terminal Transfers

You can get a receipt at the time you make a transfer to or from your account using an automated teller machine or point-of-sale terminal. However, you may not get a receipt if the amount of the transfer is \$15 or less.

List of All Fees for the PaychekPLUS Corporate Payroll Card

All Fees	Amount	Details
Get Started		
Card Purchase	\$0.00	
Monthly Usage		
Monthly Fee	\$0.00	
Add Money		
Direct Deposit	\$0.00	
Cash Reload	\$0.00	
Spend Money		
Cash Advance	\$5.00	The cardholder will receive the first of the withdrawal transactions for free following a pay load.
Purchase POS (PIN and Signature)	\$0.00	
Bill Pay Transaction	\$0.99	
Bill Pay Reversal	\$0.49	
Electronic (ACH) Funds Transfer from Card to Bank Account	\$2.00	The cardholder will receive the first of the withdrawal transactions for free following a pay load.
Get Cash		
ATM Withdrawal In-Network (Central Banccompany and MoneyPass)	\$2.00	Cardholder will receive one free per calendar month. Central Banccompany and MoneyPass ATMs are surcharge free.
ATM Withdrawal Out-of-Network (Domestic)	\$2.00	A surcharge fee from the ATM owner may apply. Central Banccompany and MoneyPass ATMs are surcharge free.
Information		
Customer Service (automated)	\$0.50	The first call per pay load is free.
Customer Service (live agent)	\$3.00	Cardholder will receive one free per calendar month.
ATM Balance Inquiry In-Network or Out-of-Network	\$1.00	
Using Your Card Outside the U.S.		
International Transactions	\$1.00 + 1%	
International ATM Withdrawal Fee	\$3.50 + 1%	
International Decline Fee (NSF)	\$1.00	
Other		
ATM Decline Fee (NSF)	\$1.00	
Purchase Decline Fee (NSF)	\$1.00	
Inactivity Fee	\$5.00	Charged monthly after 6 months of no financial activity.
Card Replacement	\$5.00	
Expedited Card Replacement	\$30.00	

Your funds will be held at The Central Trust Bank, an FDIC-insured institution. Once there your funds are insured up to \$250,000 by the FDIC in the event The Central Trust Bank fails, if specific insurance requirements are met and your card is registered. See [fdic.gov/deposit/deposits/prepaid.html](https://www.fdic.gov/deposit/deposits/prepaid.html) for details.

No overdraft/credit feature.

Contact The Central Trust Bank by calling 1.866.404.0330, by mail at PO Box 779, Jefferson City, MO 65102 or visit paychekplus.com.

For general information about prepaid cards, visit cfpb.gov/prepaid.

If you have a complaint about a prepaid account, call the Consumer Financial Protection Bureau at 1.855.411.2372 or visit cfpb.gov/complaint.